

# **FISCAL NOTE**

## **SB 904 - HB 1395**

January 16, 2004

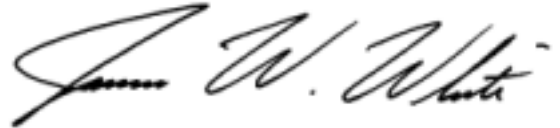
**SUMMARY OF BILL:** Amends TCA 47-22-103(b) to reduce from \$100 to \$75 the maximum liability that a credit card user who exercises reasonable care can be charged for unauthorized use. Removes liability for gross negligence from the list of offenses for which a credit card holder will not be relieved.

### **ESTIMATED FISCAL IMPACT:**

**MINIMAL**

### **CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, appearing to read "James W. White". The signature is fluid and cursive, with the first name "James" written in a smaller, more compact script than the last name "White".

James W. White, Executive Director

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